

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

BRITTANY EBSON

Debtor(s)

Case No. 19-16576-MDC

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/21/2019.
- 2) The plan was confirmed on 10/05/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/21/2023.
- 6) Number of months from filing or conversion to last payment: 46.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,400.00.
- 10) Amount of unsecured claims discharged without full payment: \$147,921.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$85,615.59
Less amount refunded to debtor	\$477.50

**NET RECEIPTS: \$85,138.09**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$10,618.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,819.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$17,437.50**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM INC	Unsecured	397.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	NA	NA	NA	0.00	0.00
AT&T MOBILITY	Unsecured	NA	2,172.25	2,172.25	2,172.25	0.00
BMW FINANCIAL SERVICES	Unsecured	NA	11,120.76	11,120.76	11,120.76	0.00
BMW FINANCIAL SERVICES	Secured	27,160.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	727.70	727.70	727.70	0.00
CITY OF PHILA	Unsecured	NA	151.66	151.66	0.00	0.00
CITY OF PHILA	Priority	NA	64.83	64.83	64.83	0.00
CITY OF PHILA	Secured	NA	7,705.20	7,705.20	7,705.20	0.00
CITY OF PHILA	Secured	NA	11,959.87	14,548.80	14,548.80	0.00
DEVON MOORE	Priority	NA	3,960.00	3,960.00	3,960.00	0.00
DEVON MORE	Secured	4,856.00	NA	NA	0.00	0.00
LEAD BANK	Unsecured	347.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	23,747.00	23,747.47	23,747.47	23,747.47	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	96.29	96.29	96.29	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	207.52	207.52	207.52	0.00
PFCU	Unsecured	2,773.00	NA	NA	0.00	0.00
PHEAA/FED LOAN SVC	Unsecured	144,253.00	NA	NA	0.00	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	2,773.73	2,773.73	2,773.73	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	NA	576.04	576.04	576.04	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$22,254.00	\$22,254.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,254.00</b>	<b>\$22,254.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,232.35	\$4,232.35	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,232.35</b>	<b>\$4,232.35</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$41,365.90</b>	<b>\$41,214.24</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$17,437.50</u>
Disbursements to Creditors	<u>\$67,700.59</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$85,138.09</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2024

By: /s/ Kenneth E. West

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.